

WHAT IS CLAIMED Is:

1. A method for purchasing an opportunity in a game of chance, comprising:
 - giving, by a subscriber, an amount of money to a retailer who is an authorized agent for the game of chance;
 - receiving, by a retail charging terminal, the money in either hard currency or electronic form;
 - transferring electronically the amount of money from the retail charging terminal to a mobile appliance of the subscriber; and
 - using the mobile appliance by the subscriber to purchase the opportunity in the game of chance.
2. The method according to claim 1, further comprising:
 - initiating the transfer of money from the retail charging terminal to the mobile appliance by the retail charging terminal.
3. The method according to claim 2, further comprising:
 - waking the mobile appliance from a sleep state to a waking state by the initiating of the retail charging terminal
4. The method according to claim 1, further comprising:
 - providing a subscriber identity module on the mobile appliance; and

transferring the electronic money onto the subscriber identity module.

5. The method according to claim 4, further comprising:

downloading memory structures into the subscriber identity module if they do not already exist.

6. The method according to claim 1, wherein the transferring of the money comprises utilizing short-range communications mechanisms and protocols.

7. The method according to claim 6, wherein the short-range communications mechanisms and protocols are selected from the group consisting of: Bluetooth,® WiFi®, a variant of 802.11, infrared, and USB.

8. The method according to claim 1, further comprising:

downloading games from a game server over a long-range communications network.

9. The method according to claim 1, wherein all method elements except using the electronic cash for purchase take place in a contemporaneous manner.

10. The method according to claim 1, wherein all method elements except using the electronic cash for purchase take place in a geographically proximate manner.

11. A mobile appliance used for purchasing an opportunity in a game of chance, comprising:

a long-range wireless communication system;

a short-range communication system;

a cash transaction storage device that is loaded with e-cash using the short-range communication system; and

software used to play the game of chance that utilizes the long-range wireless communication system.

12. The mobile appliance according to claim 11, further comprising:

a display for outputting information regarding the game of chance to a subscriber; and

an input device for inputting information from a subscriber regarding the game of chance.

13. The mobile appliance according to claim 11, wherein:

the long-range wireless communication system comprises at least one of a GSM, GPRS, 2.5G, 3G and 4G interface scheme or technology; and

the short-range communication system comprises an interface selected from the group consisting of a Bluetooth® interface, a WiFi® interface, a variant of 802.11 interface, an infrared interface, and a USB interface.

14. The mobile appliance according to claim 11, wherein the long-range wireless communication system is configured to give and receive payments of e-cash from and to the cash transaction storage device during play of the game of chance.
15. A mobile appliance used for purchasing a product or service, comprising:
 - a long-range wireless communication system;
 - a short-range communication system;
 - a cash transaction storage device that is loaded with e-cash using the short-range communication system; and
 - an access mechanism configured to purchase the product or service.
16. The mobile appliance according to claim 15, wherein the access mechanism comprises application software that interacts with a system of a retailer providing the product or service.
17. The mobile appliance according to claim 15, wherein the cash transaction storage device comprises:

multiple purses for storing e-cash from different retailers; and hardware and software used to manage the multiple purses and prevent co-mingling of e-cash.

18. A retail charging terminal for transferring e-cash to a mobile appliance, comprising:

a first interface configured to get a cash value at a game of chance retail establishment from an authorized agent;

a second interface configured to transfer cash value to a mobile appliance of a subscriber over a short-range communications channel; and

hardware and software coupling the first interface and the second interface.

19. The retail charging terminal according to claim 18, wherein the second interface comprises at least one of a Bluetooth® interface, a WiFi® interface, a variant of 802.11 interface, an infrared interface, and a USB interface.

20. The retail charging terminal according to claim 18, wherein the hardware comprises:

a display configured for providing information about status of an e-cash transfer;

an input device configured for entering information related to an e-cash transfer;

a communications port configured for short-range communications to a mobile appliance;

a microcontroller configured for managing the e-cash transfer and communications over the communications port; and

a memory used to hold information related to an e-cash transfer.

21. A system for obtaining e-cash for playing games of chance or making retail purchases, comprising:

a mobile appliance comprising a mechanism for playing games of chance or making retail purchases over a long-range wireless communications network and for obtaining e-cash over a short-range communications network, the mobile appliance comprising a subscriber information module configured to hold and transfer the e-cash; and

a retail charging terminal configured to be loaded with cash value by a retailer who is an authorized agent of a service, the retail charging terminal comprising a short-range communications network configured to communicate with the short-range communications network of the mobile appliance and transfer the e-cash to the mobile appliance over the short-range communications.